USAWC STRATEGY RESEARCH PROJECT

THE ROLE OF THE KINGDOM OF
SAUDI ARABIA IN COMBATING TERRORISM

by

Brigadier General Ahmed S. Al-Mufarih
Saudi Arabia National Guard

Dr. Larry Goodson
Project Advisor

U.S. Army War College
CARLISLE BARRACKS, PENNSYLVANIA 17013

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ABSTRACT

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Terrorism currently presents a wide range of issues in the international arena. These are discussed both in educational institutes and shape government policy. The terrorist attacks against the World Trade Center and the Pentagon on 11 September 2001, and the subsequent terror attacks in different parts of the world, have ignited wide concern.

Saudi Arabia has suffered a series of terrorist attacks in recent decades of different types and magnitudes. Responding to the most recent attack of 12 May 2003, which was well organized and synchronized, the Saudi Government mobilized its resources to combat this threat for the security of the country, and to participate in cooperative efforts with the world community. Significant efforts have been made in this regard. These include economic/financial, educational, and media efforts, to halt and eradicate terrorism in all possible ways. Direct domestic security operations are primarily focused on the dismantling of existing terrorist cells.

Assisting these efforts will lead to a desirable end-state that is beneficial not only for the security of Saudi Arabia, but for the security of the whole world as well. The purpose of this paper is to examine the efforts that have been put in effect by Saudi Arabia in fighting terrorism, and to recommend actions in assisting and improving these efforts.

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"I vow to my fellow citizens, and to the friends who reside among us, that the State will be vigilant about their security and well-being. Our nation is capable, by the Grace of God Almighty and the unity of its citizens, to confront and destroy the threat posed by a deviant few and those who endorse or support them. With the help of God Almighty, we shall prevail."

Crown Prince Abdullah bin Abdulaziz
after the triple explosions in Riyadh, May13, 2003

The Kingdom of Saudi Arabia always express its condemnation of all forms of terrorism and stands ready to cooperate with the international community to combat this phenomenon. Saudi Arabia also believes that these terrorist acts run counter to the religious values of civilized human ideologies. As well as that, the Kingdom underlined the importance of combating terrorism everywhere without any kind of double standards in this respect. The country was also a victim of terrorism and lost many innocent lives of its citizens and residents as well as of members of its security forces.

In regard of fighting terrorism Saudi Arabia has closed the doors on terrorist financing and money laundering, and has taken steps to improve its educational system. In addition, the Saudi government is actively monitoring the religious preaching and discussions in the mosques, and it is implementing economic reforms so that it can effectively monitor the money flows from and to Saudi banking and financial institutions and charities.

DEFINITION

The fundamental and existential difficulty of coping with the contemporary phenomenon which we so easily in our daily language call "terrorism" surfaces quickly. It was impossible to find a universally satisfactory definition of terrorism. The reasons for this are political rather than semantic.[1] In the coming paragraphs I will discuss some definitions from different points of view.

Terrorism is defined according to the objectives of terrorist groups and means used by them. Terrorist goals include political, ideological, religious and economic objectives. Their means include airplane hijacking, booby-traps, assassination, kidnapping, bombing vital installations and buildings, coup d`etat, as well as common criminal activities, e.g., the term "narcoterrorism" is widely used in describing the domestic upheaval in Colombia.

The Union of Moslem World has developed its own definition and has requested that other international organizations adopt it. This definition reads:

> Terrorism is the aggression practiced by individuals, groups or states oppressing human beings' religion, life, money and honor. It includes all forms of fear, hurt, threat, killing without right, banditry and all actions of violence and threatening committed individuals or collectively aiming to frighten, hurt or risk peoples' lives. Also it includes environmental damage and destruction of public and private utilities. All these terrorist deeds are considered as mischief in the land and are prohibited by the Holy Quran.[2]

Another definition of terrorism is that of the Encyclopedia Britannica:

> Terrorism is the systematic use of terror or unpredictable violence against governments, publics, or individuals to attain a political objective. Terrorism has been used by political organizations with both rightist and leftist objectives, by nationalistic and ethnic groups, by revolutionaries, and by armies and secret police of governments themselves.[3]

The Department of Defense (DoD) Joint Forces 1-02 Dictionary for Military and associated terms has defined terrorism as: "The calculated use of unlawful violence or threat of *unlawful violence* to inculcate fear; intended to coerce or to intimidate governments or societies in the pursuit of goals that are generally political, religious, or ideological."[4]

The Secretary General of the UN report on international terrorism reflects the need for a definitional approach by attempting to articulate certain basic definitional components. These include:

Terror outcome.

Instrumental or immediate victims.

Primary targets (population or broad groups and others).

Violence and

Political purpose.[5]

It is obvious that there is not a universally accepted definition of "terrorism" and it is rather unlikely that one will be adopted in the near future. It appears that the definition of this term is primarily driven by individual or collective and coincident national security interests. However, the lack of agreement on this definition can and does hinder international cooperation in combating terrorism, e.g., it can delay the negotiation and implementation of bilateral or multilateral "anti-terrorist" cooperation treaties and agreements.

There are two basic motivations for the use of terrorism as a strategy or tactic, although other factors may influence a group. First, the overwhelming balance of forces between the rebels and their opposition may offer the dissidents no other option. According to this view, terrorism is the weapon of last resort and is used by militant minorities who feel themselves

driven to violence in service of their cause. Second, the transnational flow of information may provide dissidents with the inspirational and material spark that will cause them to resort to terrorism.[6] Violence is adopted by certain groups due to racial enmity (Ireland), religious retaliation (massacre in Palestine), religious/ethnic discrimination (Black Americans, South Africa under apartheid), and blackmailing.

HISTORY

There have been instances of terrorist activities throughout the course of history, but terrorism as an integral part of revolutionary strategy to overthrow the established order dates from late nineteenth-century Europe. Since this period the terms anarchism and terrorism have sometimes been closely linked and frequently used interchangeably. [7]

Terrorism has been practiced throughout history and throughout the world. The ancient Greek historian Xenophon (c. 430–c. 349 B.C) wrote of the effectiveness of psychological warfare against enemy populations. Roman emperors such as Tiberius (reigned 14-37 AD) and Caligula (37- 41 AD), used banishment, expropriation of property, and execution as means to discourage opposition to their rule. The Spanish Inquisition used arbitrary arrest, torture, and execution to punish what it viewed as religious heresy. The use of terror was openly advocated by Robespierre as a means of encouraging revolutionary virtue during the French Revolution, leading to the period of his political dominance called the Reign of Terror (1793-94). After the U.S civil war (1861-65) defiant Southerners formed a terrorist organization called the Ku Klux Klan to intimidate supporters of Reconstruction.[8]

The 20th century witnessed great changes in the use and practice of terrorism. Terrorism became the hallmark of a number of political movements stretching from the extreme right to the extreme left of the political spectrum. Technological advances such as automatic weapons and compact, electrically detonated explosives gave terrorists new mobility and lethality. Terrorism was adopted as virtually a state policy, though an unacknowledged one, by such totalitarian regimes as those of Nazi Germany under Adolf Hitler and the Soviet Union under Joseph Stalin.[9]

No sooner had the Cold War ended than terrorism imposed itself as a main threat to international peace and security. It has had a devastating effect and caused heavy casualties. Furthermore, it is used politically, especially when certain countries and organizations are becoming more active in adopting or sponsoring terrorism rather than individuals. Political, economic, social, cultural, religious and ethnic factors have played prominent roles in aggravating the problem. Moreover, there are profound changes in the world order, such as the

availability of military technology at both individual and government levels, as well as protests against globalization and political, economic or cultural dominance. Although terrorism has spread to all areas of thinking, the aggressive trends of some Muslims and Arabs have led people to perceive this phenomenon as confined to Islam and Muslims only.

TERRORISM JUSTIFICATION

Terrorists and their supporters claim a series of justifications. These justifications include political, economic, social and other factors. They believe terrorism results from the deprivation of the citizens from political participation. They claim that terrorism only arises in countries that suffer from unemployment and economic suffocation, or when significant changes in the society such as the exposure of women, mixing women with men, giving women rights and allowing them to adorn themselves prompt terrorist responses to these changes. They sometimes justify what is happening in the international arena as a just cause to conduct terrorism. American support of Israel is such an example. This is repeated by most of the theorists who make connections between Israeli actions in the outstanding issues in the long-running Palestinian-Israeli conflict.

Since the terrorists themselves generally have no belief in democracy as with the case of the Taliban and Al-Qaeda in Afghanistan during their rule, nor the wealth conditions of their leaders, nor the consistent changes that happen to societies, these are not absolute justifications. Those are indefinite, contradicting and changing conditions. One should notice that the religious motivation is a major factor since the leaders of those groups use it as a main vehicle to convince their followers.[10]

ISLAMIC VIEWPOINT ON TERRORISM

The term terrorism is not mentioned in the Holy Quran literally, but it is expressed in other words such as mischief in the land, trespass, war or injustice. Careful examination of the Holy Quran will show deep concern about the security of souls, money, and honor. Accordingly it emphatically denies deeds that spoil these benefits (blessings) for the common people.

The overwhelming theme of the Quran is peace, as long as there is no oppression or injustice. It is dictated that relations of Muslims with non-Muslims are primarily based on peace and confidence. Islam forbids the killing of innocent people irrespective of their religions or beliefs. It is clearly commanded: "There shall be no compulsion in religion",[11] instructing the prophet Muhammad not to force people to convert to Islam, unless they wish to do so by their own conviction. This reflects the tolerance of Islam. After all, the essence of almost all religions, including Islam, is peace, tolerance, love, freedom of beliefs and mutual understanding.

Islam is very clear that Muslims will defend themselves, but not be aggressors. Islam is also very clear on Muslims' conduct in war and in peace. Kindness and tolerance are the main teachings of Muslims in both. Muslim fighters are not allowed to harm a child, a woman, or the elderly during a military campaign. They are not even permitted to cut down a tree in an enemy's land. Could a religion such as this condone terrorism?

Terrorism is to kill or harm innocent people. This is a direct contradiction of the teaching of Islam, which dictates the opposite. The kindness of Islam is extended to animals. A man was promised paradise for providing a thirsty dog with water; a woman was promised hell for denying her cat any food (Hadith). How could any reasonably intelligent man assume that Islam is capable of terrorism? However, misinterpretation of the Islamic teachings and the adoption of extremist positions of intolerance have been and continue to be used as the ideological foundation for various terrorist groups, e.g., Al-Qaeda. However, religious misinterpretations, extremism and intolerance have been used by other groups as the basis for terrorist ideological beliefs and actions. For example the terror of the Holy Inquisition was propagated by the Christian Catholic Church, the WW II Jewish Holocaust was caused by Nazi Germans affiliated with the Christian Protestant and Catholic faiths, and the insurgent Irish Republican Army had a Catholic Christian affiliation.

Islam has put severe punishment on those who kill or commit mischief throughout the land; terrorists are in this category. [12] This indicates clearly the lawful punishment of those who wage war, and strive to spread mischief in the land. Here we are not discussing the details of waging war or punishment as explained by jurists. But two important points need to be discussed:

First: Waging war is a crime that has great impact upon national security. It causes panic and fear for the people. Muslim rulers (guardians) are responsible for preserving security which is part of the broader public interest.

Second: Application of this punishment contributes greatly to preserving security. On the other hand, negligence of this punishment, together with other lawful punishments, would negatively affect security by increasing crimes in the society. [13]

THE ORIGIN OF MODERN MILITANT ISLAM

To be able to understand modern Islamic radicalism, or so-called "Militant Islam," we should closely examine Al-Ikhwan al-Muslimeen (the Muslim Brotherhood). AlIkhwan was the first of its kind in the Islamic and Arab World to politicize Islam, and the first to put into practice

the theories of Salafist thinkers such as Jamal-al-Din al-Afghani and Muhammad Abduh. These two Muslim revivalists, who wrote and preached during the late19th Century, espoused the idea that Islam and modernity could be compatible and that Muslims lack control over their destinies because they have fallen into fatalism. According to Al-Afghani and Abduh, falling away from their true faith has made Muslim lands vulnerable to Western colonialism. The two men felt the danger represented by the West for the Moslem Caliphate. This danger would be shown in the control exerted by foreigners and the fragmentation of the Moslem World as it fell under their control.[14]

In response, Hasan Al-Banna, who was born in 1906 and obtained his education from the Islamic Teacher's Training College in Cairo called Dar-al-Ulum, and his colleagues, founded Al-Ikhwan al-Muslimeen in 1928. He declared that Egyptian poverty, powerlessness, and lack of dignity resulted from failing to adhere to Islam and adopting Western values and culture. In his pamphlet, Al-Banna clearly outlined the focus of the early years of the organization, saying, "I prefer to gather men than gather information from books." He emphasized building the Ikhwanic organization and established internal rules to keep it going beyond his lifetime.[15]

From the Muslim Brotherhood ranks came Sayed Qutb, who wrote the jihadist pamphlet Guideposts, and many members of the more militant Al-Gammaa al-Islamiya (The Islamic Group) and Al-Jihad as well as Al-Takfir wal-Hijra (Excommunication and Migration). Most leaders of these militant organizations and their members were once members of the Brotherhood. The history of the Brotherhood is intertwined with the events surrounding Egypt's 1952 founding as a Republic. Al-Ikhwan members once included the late Mohammed Atef, Osama bin-Laden's military commander, and Ayman al Zawahiri, Al-Qaeda's political ideologue.[16]

Since early 1938 the Brotherhood's tactics began to change from working within the system to advocating an armed revolutionary struggle to facilitate change. However, this approach was not producing the results desired by the Brotherhood. Today, the debate on whether Islamists should work within the boundaries of political systems or propagate violence continues within the Ikhwan ranks, a debate that has led to the creation of such splinter groups as Gamaa al-Islamiya and Tanzeem al-Jihad.

As early as 1940, guerrilla training camps were established. In retaliation, for an overthrow attempt, King Farouk's internal security apparatus assassinated Al-Banna in 1949. However, the Brotherhood endured and has since become intertwined in Egyptian domestic politics.

During Gamal Abdel Nasser's regime, many Brotherhood members were driven underground, and thousands were jailed. Qutb, influenced by Al-Banna, wrote Guideposts during Nasser's reign and formulated his ideas for militant Islam in the jail cells of Nasser's Egypt. Another side effect of Nasser's crack-down on the Ikhwan involved the dispersal of members to neighboring Arab countries like Saudi Arabia. It was during this time that the strict Salafiah strain of Islam was infused into Ikhwan ideology. Sayed Qutb's Guideposts argued that leaders should be accepted not merely because they are Muslim. Qutb was executed on the gallows of Turra Prison in 1966.[17]

The Ikhwan have also been influenced by Arab Afghans and have been a militant political voice of Islam in Egypt. Gamaa al-Islamiyah (The Islamic Group), established in 1979, and Al-Jihad loosely pursued the organization's militant agenda. To say the three are firmly connected would be an overstatement; they operate individually and collaborate occasionally when the political opportunity warrants.

In the realm of counterterrorism, there is much to be gained by careful analysis of the Ikhwan. For example, looking at the 10 principles of Al-Banna, number three states, "Assume first that you are wrong, not your Muslim Brother, and see how you find the truth impartially." The 10th principle states, "Have sympathy for those who do not see the light; rather than being angry or exposing their shortcomings, I never attacked my accusers or detractors personally, but rather sought God's help in making His message clearer to those listening". Such phrases contradict Al-Banna's actions during the violent phase initiated in the 1940s. Armed with this information, one can begin to isolate and illegitimize groups willing to work within Al-Banna's peaceful call and those wanting to resort to violence. The organization's current theme has been radicalized by Egyptian Ikhwan contact with Afghan radicals and is expressed in the last two of the five key phrases of the organization's pledge: "…Dying in the way of God is our highest hope, Jihad is our way". This was never part of Al-Banna's message.[18]

The Soviet invasion of Afghanistan in 1979 was a big incentive for the fighters from different Arab and Moslem countries to join Afghanistan in support of their brother Moslems. This gathering of Mojahideen from Moslem countries was parented by the U.S, Western countries, and some Arab countries. All these gatherings of Ikhwan from different countries, being in one place without any close supervision from any state, gave them a chance to build their organization, recruit younger members, seed radical Islam in their thinking, and use them at the end against their own states and the whole world.

The counter terrorism challenge will be to foster the original message of working toward peaceful change as well as encouraging and providing economic development and social

services to the poor. Integrating the elements that work with the government and its political system should be part of an aggressive counter terrorism strategy. Exploiting the ideological differences between those who want to express themselves politically through violence and others through peaceful means can be used to undermine those really dangerous militants.[19]

TERRORIST ATTACKS AGAINST SAUDI ARABIA: BACKGROUND

Saudi Arabia has suffered from terrorist attacks in the last decades, most notably the seizing of the Grand Holy Mosque at Mecca by extremists in 1979. After intensive fighting the government regained control and the surviving terrorists were brought to justice.

In the 1990s there were several bombings, including 1995 in Riyadh, and 1996 in Khobar. This type of terrorist attack culminated in three suicide bombings that took place on housing compounds in Riyadh on May 12, 2003. As many as 34 persons were killed in that attack. Another massive bombing happened in the Almahea housing compounds in Riyadh on November 10, 2003. It resulted in nearly 17 killed, and as many as 116 injured.[20]

SAUDI ARABIA'S ROLE IN FIGHTING TERRORISM

To fight terrorism a country should have a clear strategy to follow, and act within the necessity to use all the instruments of power and legal means at its disposal. Saudi Arabia has condemned any acts of terrorism and joined the world community in fighting it. "Saudi Arabia is 100% supporting the USA in countering terrorism not for its (USA's) sake, but to defend our people," the Ambassador of Saudi Arabia to the United States has said.[21] The Saudi government reaffirmed its commitment to combat terrorism and responded positively to requests for concrete action in support of Coalition efforts against Al-Qaeda and the Taliban. The King, the Crown Prince, Saudi Government-appointed religious leaders, and the official news media publicly and consistently condemned terrorism and refuted the few ideological and religious justifications made by some clerics.[22]

Saudi Arabia believes that counterterrorism requires using all tools available, because no one of them can do the job. Just as terrorism itself is multifaceted, so too must be the campaign against it. The tools that appeared to be applicable are: diplomacy, criminal law, information and education, economy, military, and social factors. The actions that have been taken by the government of Saudi Arabia in each of these areas, as it will be illustrated in this study, are those dated after the attack of September 11, 2001 to the date of this study.

DIPLOMACY

Diplomacy is a critical tool to fight international terrorism, which in many respects, knows no boundaries. Terrorist groups have increasingly spread their reach around the globe. Effective counterterrorist diplomacy is the glue needed to mold these efforts into a coherent whole rather than being merely disjointed parts.

The limitations of diplomacy as a counterterrorist tool are obvious. Terrorists do not change their behavior in direct response to a treaty or UN resolution, but diplomacy supports all of the other tools, whether by broadening the moral force behind them or providing an international legal framework for their use.

Diplomacy should be designed to harmonize the efforts of all governments on the subject in support of the whole world. We should not ask one nation to do the whole job by itself.

ACTION TAKEN IN DIPLOMATIC AND INTERNATIONAL MATTERS:

- Saudi Arabia has signed a multilateral agreement under the auspices of the Arab League to fight terrorism.
- Saudi Arabia participates regularly and effectively in G-20 meetings, and the Kingdom has signed various bilateral agreements with non-Arab countries.
- Every 90 days, Saudi Arabia prepares and submits to the UN Security Council, upon their request, a report on the initiatives and actions taken by the Kingdom with respect to the fight against terrorism.
- Saudi Arabia and the United States maintain a counter-terrorism committee which meets regularly to share information and resources and to develop action plans designed to root out terrorist networks.
- Saudi Arabia has given support to and implemented UN Resolution No.1368 dated September 12, 2001 related to the financing of terrorist activities.
- Saudi Arabia has widened political participation and development all over the Kingdom, and launched the Crown Prince Abdullah initiative for reforms among the Arab nation-states.[23]

CRIMINAL LAW

Use of the criminal justice system can help reduce terrorism in several ways. Imprisoning a terrorist for life (or executing him) obviously prevents him from conducting any more attacks. The prospect of being caught and punished may deter other terrorists from attacking in the first place. Even if not deterred, the movement of terrorists still at large can be impeded by knowledge that they are wanted men. The drama and publicity of a criminal trial may also help

to sustain public support for counterterrorism, demonstrate a government's resolve to go after terrorists, and encourage other governments to do the same.

The need for international cooperation in applying criminal law to terrorists is obvious. It involves not only acquisition of evidence for use in court, but also the extradition of fugitives to stand trial in the country where they are charged.

SPECIFIC ACTIONS TAKEN BY SAUDI ARABIA IN THIS MATTER INCLUDE:

- In August 2003, the Council of Ministers approved new legislation that puts in place harsh penalties for the crime of money laundering and terror financing. This legislation stipulates jail sentences of up to 15 years and fines up to $1.8 million for offenders.
- Since September 11, Saudi Arabia has conducted a thorough review of its charitable organizations and has made a number of specific changes.
- Saudi Arabia is engaging other countries to locate and extradite Al-Qaeda operatives who may be hiding in those countries.[24]

INFORMATION AND EDUCATION

Information is another important tool to use in combating terrorism that includes the use of the media in order to develop a solid unified society to face the threat. Collection and analysis of intelligence is the least visible, but in some ways the most important counterterrorist tool, and is rightly thought of as the first line of defense against terrorism. But this tool also has its limitations, chief of which is that the type of very specific, tactical intelligence required to thwart terrorist plots is rare. That type of actionable information is difficult to collect because it requires penetration of groups that are small, suspicious of outsiders, and very careful about their operational security. [25]

Reforming the education system is anther important factor that should be taken into account.

SPECIFIC ACTIONS TAKEN BY SAUDI ARABIA IN THIS MATTER INCLUDE:

- Launched an informational campaign to clarify to the people inside and outside Saudi Arabia that Islam condemns terrorism, and Islam is the religion of peace as is derived from its name. Also Islam asks for brotherhood among all human beings as they are from Adam and Adam from soil.
- Saudi Arabia organized symposia, participated in conferences and conducted dialogue with peace loving intellectuals, politicians and religious figures.[26]

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ECONOMIC & FINANCIAL FACTORS

The economic and financial factors are the nerve system that keeps the terrorist group functional. Certain jobs have to be done by the world community as a whole in order to drain the financial resources that go to the hands of the terrorists. Andrew Cordesman describes the following measures that Saudi Arabia has taken in order to stop the flow of financial resources to terrorist organizations:

SPECIFIC ACTIONS TAKEN BY SAUDI ARABIA IN THIS MATTER INCLUDE:

- Saudi Arabia was one of the first countries to take action against terrorist financing, freezing the assets of Osama bin Laden in 1994.
- Saudi Arabia has investigated many bank accounts suspected of having links to terrorism, and as of December 2002, has frozen 33 accounts belonging to 3 individuals that totaled $5,574,196.
- Saudi Arabia, as a member of the G-20, approved an aggressive plan of action directed at the rooting out and freezing of terrorist assets worldwide. Saudi Arabia is proud to have been a leader in the development of this plan and its implementation.
- The Saudi Arabian Monetary Agency (SAMA) instructed Saudi banks to promptly establish a supervisory committee to closely monitor the threat posed by terrorism and to coordinate all efforts to freeze the assets of the identified individuals and entities. The committee is composed of senior bank officers who are in charge of risk control, auditing, money-laundering units, legal affairs, and operations. The committee meets regularly in the presence of SAMA officials.
- In February 2003, SAMA began to implement a major technical program to train judges and investigators on terror financing and money laundering. The program will educate judges and investigators on legal matters involving terror financing and money-laundering methods, and international requirements for financial secrecy and methods followed by criminals to exchange information.
- Saudi banks have put in place, at the level of their Chief Executive Officers, as well as at the level of a supervisory committee, mechanisms to respond to all relevant inquiries, both domestic and international. To ensure proper coordination and effective response, all Saudi banks route their responses and relevant information via SAMA. A Special Committee was established drawing from the Ministry of the Interior, Ministry of Foreign Affairs, the Intelligence Agency and SAMA to deal with

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requests from international bodies and countries with regard to combating terrorist financing.

- In September 2002, the United States Treasury Department and Saudi Arabia took their second joint action and publicly froze the assets of Wa'el Hamza Julaidan, an associate of Osama bin Laden who provided financial and logistical support to Al-Qaeda.

- Even before September 11, Saudi Arabia had taken steps to ensure that its financial system is not used for illegal activities. In 1988 the Kingdom signed and joined the United Nations Convention against Illicit Trafficking of Narcotics and Psychotropic Substances. In 1995, Saudi Arabia established units countering money laundering at the Ministry of Interior, in SAMA and in the commercial banks.[27]

REGULATORY ACTIONS TO ENHANCE FINANCIAL CONTROL

Saudi Arabia has a robust legislative and a strong regulatory and supervisory framework for banking and financial services. This infrastructure ensures that each bank or other financial service provider remains vigilant and also has strong internal controls, processes and procedures to not only know the identity of its customers but also have awareness of their activities and transactions. Money laundering and other suspicious activities are targeted and all those found violating laws and regulations are subject to severe financial penalties and imprisonment. Money-laundering crimes are high-profile crimes and all cases are referred to a senior court. Andrew Cordesman describes the following measures taken by Saudi Arabia in this regard:

SPECIFIC ACTIONS

- SAMA and the Ministry of Commerce issued instructions and guidelines to the Kingdom's financial and commercial sectors for combating money-laundering activities. To further strengthen and implement the current regulations, the Ministry of Commerce issued Regulation #1312 aimed at preventing and combating money laundering in the non-financial sector. These regulations are aimed at manufacturing and trading sectors and also cover professional services such as accounting, legal affairs, and consultancy.

- The Saudi Government has also taken concrete steps to create an institutional framework for combating money laundering. This includes the establishment of units to counter money laundering, with trained and dedicated specialist staff.

These units work with SAMA and law enforcement agencies. The government has also encouraged banks to bring money-laundering- related experiences to the notice of various bank committees (such as Fraud Committees, and those of Chief Operations Officers and Managing Directors) for exchange of information and joint action.

- Another major institutional initiative is the creation of a specialized Financial Intelligence Unit (FIU) in the Security and Drug Control Department of the Ministry of the Interior. This unit is specially tasked with handling money-laundering cases. A communication channel between the Ministry of the Interior and SAMA on matters involving terrorist-financing activities has also been established.

- In 1995, SAMA issued "Guidelines for Prevention and Control of Money-Laundering Activities" to Saudi Banks to implement "Know your Customer" rules, maintain records of suspicious transactions, and report them to law enforcement officials and SAMA.

- In May 2002, SAMA issued rules "Governing the Opening of Bank Accounts" and "General Operational Guidelines" in order to protect banks against money-laundering activities. For instance, Saudi banks are not permitted to open bank accounts for non-resident individuals without specific approval from SAMA. Banks are required to apply strict "Know your Customer" rules and any non-customer business has to be fully documented.

- Saudi Arabia carries out regular inspections of banks to ensure compliance with laws and regulations. Any violation or non-compliance is cause for serious action and is referred to a bank's senior management and the Board. Furthermore, the government has created a permanent committee of banks' compliance officers to review regulations and guidelines and recommend improvements, and to ensure that all implementation issues are resolved.

- Saudi authorities have made significant efforts to train staff in financial institutions and others involved in compliance and law as well as those in the Security and Investigation departments of the Ministry of the Interior.

- Special training programs have been developed for bankers, prosecutors, judges, customs officers and other officials from government departments and agencies. Furthermore, training programs are offered by the Prince Naif Security Academy, King Fahid Security Faculty, Public Security Training City and SAMA.

- The Saudi government has established a permanent committee of representatives of seven ministries and government agencies to manage all legal and other issues related to money-laundering activities.
- The first conference for Financial Action Task Force (FATF) outside the G-7 countries was held in Riyadh at the SAMA Institute of Banking in 1994.
- On January 28 - 30, 2002, SAMA organized, in cooperation with law enforcement agencies, banking financial institutions, and Interpol's Riyadh office, the First Asian Regional Conference of Interpol.
- On May 13-14, 2002, the Council of Saudi Chambers of Commerce and Industry in cooperation with SAMA conducted an International Conference on Prevention and Detection of Fraud, Economic Crimes and Money Laundering.
- Saudi banks and SAMA have implemented an online reporting system to identify trends in money-laundering activities to assist in policy-making and other initiatives.[28]

MILITARY AND SECURITY FACTORS

Countering domestic terrorism is normally the duty of the domestic security forces. The cooperation of the armed forces and paramilitary units can also be utilized but such cooperation must adhere to certain legal parameters and cannot disrupt civilian law enforcement and/or the collection and analysis of intelligence information. The security establishment's main effort in confronting the crimes of terrorism has three parts: stop the crimes, arrest the criminals, and submit them to court to face justice. Stopping the crime from happening requires good intelligence, modern equipment and professional security establishments, as well as solid preventive measures. The organizers if terrorism are fierce criminals who are very careful and smart, and use modern technology and equipment. Those who carry out terrorist operations are normally the young who are used by elders and planners. As a result of terrorist acts inside the Kingdom, Saudi Arabia has taken significant efforts in this field.

SPECIFIC ACTIONS

- Saudi security services investigated over 2,000 people who were suspected to have relations with terrorist acts. Many of these people fought in Afghanistan during the Soviet invasion; some also fought in Bosnia and Chechnya.
- Arrested more than 500 who have some relation with Al-Qaeda.
- About 100 suspects were referred to the courts to stand trial.

- Arrested some key members of Al-Qaeda and certain religious preachers who justify Al-Qaeda's actions.
- Launched raids against those who started to commit terrorist acts. These raids are very aggressive. They are directed against Al-Qaeda cells and terrorist operatives who have been using the territory of the Kingdom for armed attacks. The government forces have suffered casualties in these raids. U.S. government officials and the international community admit that they found excellent cooperation from the Saudi government in terms of law enforcement, the military, and intelligence sharing.
- Saudi Arabia successfully negotiated with Iran for the extradition of (16) suspected Al-Qaeda members.
- Saudi Arabia asked Interpol to arrest (750) people, many of whom are suspected of money laundering, drug trafficking, and terror –related activities. This figure includes 214 Saudis whose names appear in Interpol's database in addition to expatriates who fled Saudi Arabia.[29]

SOCIAL FACTORS

The social factors referred to in this research paper are: the family, the schools, mass media, recreation, and religion establishments. Each one of these factors has a specific and vital role in fighting terrorism.[30]

The positive role that can be played by the family is by protecting its members from deviation and crime. To do that Saudi Arabia emphasizes its effort to support the family through improving social cohesion, raising the standards of living, establishing justice, and spreading equality and respect for human rights.

Schools can also play a major role in fighting terrorism. The school can spread among the students the religious, moral and educational values derived from the true Islamic and Arab teachings as a measure of protection from terrorism. Saudi Arabia is working now in reforming and developing the curriculum of the educational establishments to support the effort of fighting terrorism. Also, the teaching staff can help in these efforts, so the Kingdom is emphasizing their role in the educational process, and selecting only those who are the most qualified.

In the era of open satellite communications and foreign mass media, the role of the local mass media should be clearer in fighting terrorism. These establishments can play a role by spreading moderate, correct facts that put things in their proper perspective. Saudi Arabia is

concentrating on using these establishments to upgrade general national awareness and show the right picture of Islam.

Recreation centers (sports clubs, youth centers, libraries, etc.) fill the leisure times of the youth by useful things for the body, soul and minds. These centers fight terrorism by providing various sports, cultural, and religious activities that promote the skills, talents and feelings of the youth. By doing so, they will cover the holes through which terrorist ideologies can enter into the nation and spread among the youngest members of the population.

The religious establishments can play their role in confronting terrorism in three ways: deliverance of legal opinions (Ifta), preaching, and guidance. Saudi Arabia has encouraged the religious establishment to take a major role in giving legal opinions and clarifying matters with ambiguous religious and legal interpretations. The last two tasks are practiced by the mosques. The more knowledgeable the religious Imams are in the mosques, the more effective they can be in fighting terrorism. This matter led Saudi Arabia to concentrate its efforts in assigning the more educated and qualified people to be Imams for the mosques. These qualified Imams can discuss matters of terrorism with open minds and thus easily affect their listeners.

RECOMMENDATIONS

The growing demand for an international approach to fighting terrorism worldwide needs to be taken seriously if the menace is to be wiped out for good. The development of an international mechanism to prevent the September 11 attacks, or suicide bombings similar to the May12, 2003 attack in Riyadh, is now an urgent necessity. All corners of the world must join hands in the fight against terrorism. With this view, I recommend the following:

DIPLOMACY

1. The international community should come to a universally accepted definition of terrorism, in order to be able to effectively combat it.
2. Pursue the initiative of Crown Prince Abdullah bin Abdulaziz toward political reforms in the Arab world. This will encourage reform in the Kingdom based on a suitable regional environment.
3. Deal in a balanced way with national issues where there is a need for political and social reform and take appropriate actions towards them.
4. Make no concessions to terrorists.
5. Keep the emphasis on the Palestinian-Israeli issue, and work hard with the world community to solve it.
6. Work through the UN.

INFORMATIONAL

1. Keep up the informational campaign that the government has launched toward fighting terrorism.
2. Step up the educational reforms that Crown Prince Abdullah bin Abdulaziz laid out in the GCC summit.
3. Emphasize the application of the moderate teachings of Islam since Saudi Arabia, as the custodian of the two Holy Mosques in Mecca and Medina, plays a leading role in the interpretation and worldwide transmittal of Islam.
4. Maintain close collaboration with the intelligence and law enforcement agencies of many other nations involved in the war on terror, sharing intelligence information plays a crucial rule in dismantling terrorist activities.

MILITARY

1. As I mentioned before, use of the military is the last solution that the world can depend on. Saudi Arabia has been obliged at last to use this means of fighting terrorism. In order to use this option efficiently with minimum loss of life, some reforms need to be reexamined such as:
2. Modernize the structure of the Interior Forces based on contemporary training and equipment.
3. Modernize the information gathering agencies to enable them to prevent, interdict and successfully interrupt any terrorist activities domestically and abroad.
4. Establish a National Military Strategy (NMS) to guide all collective work needed to defend the country.
5. Work closely with other nations that share the same concerns for the sake of collective security.
6. Establish the boundaries that govern the involvement of the military forces in a domestic counter-terrorism role.

ECONOMICS

1. Continue the great efforts that have been done overseeing charities by emphasizing compliance with the new laws and regulations.
2. Establish a firm policy that incorporates efforts in both the private sector and the government structure to create jobs and opportunities.
3. Diversifying the economic resources of income is the first priority for the future.

Finally, we must learn to work on an international scale. As long as some governments and non-state actors finance terrorists groups, give them training, allow terrorist acts to take place, and give them sanctuary the problem cannot be solved. But if those nations which are opposed to terrorism will, like Saudi Arabia, work to suppress it internally, and cooperate with others to stamp it out externally, there is hope for a safer and more peaceful world in the future.

"America and Saudi Arabia face a common terrorist threat, and we appreciate the strong, continuing efforts of the Saudi government in fighting that threat"

George W. Bush
President of the United States
July 1,2003

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